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Substitut	te for form 1449/P	то		Complete if Known		
				Application Number	09/975,457	
INFO	ORMATIC	ON DIS	CLOSURE	Filing Date	October 11, 2001	
STA	TEMENT	F BY A	PPLICANT	First Named Inventor	Gordon T. Brown	
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	(000 as many	· ·	occasary)	Examiner Name	Dennis William Ruhl	
Sheet	1	of	1	Attorney Docket Number	47781-7	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-Issue number(s), publisher, city and/or country where published.	T²
M		"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, November 1988, vol. 80, no. 12, pg. 34(5) (partial text).	
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1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE

Substitute for form 1449/PTO

STATEMENT BY APPLICANT
(Use as many sheets as necessary)

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 Application Number
 09/975,457

 Filing Date
 October 11, 2001

 First Named Inventor
 Gordon T. Brown

 Art Unit
 3629

 Examiner Name
 Dennis William Ruhl

 Attorney Docket Number
 47781-7

				DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ^{2 (# known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
M		^{US-} 4,025,905	05-24-1977	Gorgens	
11/2		US- 5,287,270	02-15-1994	Hardy et al.	
11/		US- 5,325,290	06-28-1994	Cauffman et al.	
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		FORE	IGN PATENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	
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	1036 as many si	0013 83 11	ecossary)	Examiner Name	Dennis William Ruhl		
Sheet	1	of	3	Attorney Docket Number	47781-7		

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Dr		Open Financial Exchange (OFX) Specification 1.0, dated 2/14/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"Microsoft Online-Banking Strategy Gains Wide Industry Support", Microsoft Corporation press release, 5/8/1996, www.microsoft.com/presspass/press/1996/may96/hmbankpr.mspx.	
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		PAGE ET AL., "Accounting and Information Systems", 4th Ed., Prentice-Hall Publishing, 1992.	
		RAHMAN ET AL., "Accounting Information Systems: Principles, Applications, and Future Directions", Prentice-Hall Publishing, 1988.	
		BOOCKHOLDT, "Accounting Information Systems: Transaction Processing and Controls", 3rd Ed., Irwin Publishing, 1993.	
m		PAGE ET AL., "Accounting and Information Systems", 3rd Ed., Prentice-Hall Publishing, 1987.	

Examiner Signature	2	Date Considered	7/20/07

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M		Open Financial Exchange (OFX) Specification 1.0.1, 4/21/1997, publication of CheckFree Corporation, Intuit Inc., and Microsoft Corporation.	
		"White Paper on Open Exchange (OE)", 9/16/1996, publication of Intuit Inc.	
		"Extensible Markup Language (XML): W3C Working Draft 14-Nov-96", World Wide Web Consortium, http://www.w3.org/TR/WD-xmi-961114.html.	
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m		DAVIS ET AL., "Accounting Information Systems: A Cycle Approach", 3rd Ed., John Wiley & Sens, Inc., 1990.	

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Sheet	3	of	3	Attorney Docket Number	47781-7		

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M		NASH ET AL., "Accounting Information Systems", 3rd Ed., South-Western Publishing, 1993.	
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